

United States Bankruptcy Court for the Northern District of Georgia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/31/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marisa Nicole Digh
fka Marisa Nicole Henderson
170 Hunter Ridge Dr
Covington, GA 30014

Case Number:
15-66716-bem

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-6123

Attorney for Debtor(s) (name and address):

Shannon D Sneed
Shannon D. Sneed & Associates PC
2112 Lee Street
P. O. Box 1245
Covington, GA 30015
Telephone number: (770) 788-0011

Bankruptcy Trustee (name and address):

Jason L. Pettie
Suite 150 – One Decatur Town Center
150 E. Ponce de Leon Avenue
Decatur, GA 30030
Telephone number: (404) 638-5984

Meeting of Creditors

Date: **October 7, 2015**

Time: **09:00 AM**

Location: **Third Floor – Room 365, Russell Federal Building, 75 Spring Street SW, Atlanta, GA 30303**

NOTICE TO DEBTOR(S): Individuals who file bankruptcy must bring two forms of original documentation to their meeting of creditors: photo identification (driver's license, government ID, state photo ID, student ID, U.S. passport, military ID, or resident alien card) and confirmation of their social security number. **Additionally, you must provide the trustee whose name appears above with a copy of your most recently filed income tax return. This should be provided at least 7 days before the meeting of creditors. DO NOT FILE YOUR TAX RETURN WITH THE COURT.** Please bring a copy of this notice with you to the Meeting of Creditors. Cellular phones and other devices with cameras will NOT be allowed beyond security checkpoints.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 12/7/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**Creditor with a Foreign Address:**

Creditors receiving this notice at a foreign address should read "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1340 Russell Federal Building
75 Spring Street, SW
Atlanta, GA 30303
Telephone number: 404-215-1000

For the Court:

Clerk of the Bankruptcy Court:
M. Regina Thomas
See our website: www.ganb.uscourts.gov

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 9/1/15

EXPLANATIONS

B9A (Official Form 9A) (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	Neither the Court nor the staff of the bankruptcy clerk's office can give you legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. (See below for additional information regarding telephone and internet access to Bankruptcy Court records). See our website: www.ganb.uscourts.gov
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	
An automated response for further information on this case is available 24 hours daily by calling the Multi-Court Voice Case Information System (MCVCIS) toll free number 866-222-8029, and after the initial greeting, press #, then enter 18 (court code) for Georgia Northern Bankruptcy Court. Please have the case number, social security number or debtor name available when calling.	
You may visit the Bankruptcy Court to view case information free of charge. Case information may then be printed for 10 cents per page. Members of the bar and the public may access Court records at any time, by obtaining an account with the PACER (Public Access to Court Electronic Records) Service Center (800-676-6856). PACER access is available via the Internet at www.pacer.gov . The cost to use PACER is ten (10) cents per page up to a maximum of \$3.00 per document..	

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Northern District of GeorgiaIn re:
Marisa Nicole Digh
DebtorCase No. 15-66716-bem
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: sjones
Form ID: b9aPage 1 of 1
Total Noticed: 22

Date Rcvd: Sep 01, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2015.

db +Marisa Nicole Digh, 170 Hunter Ridge Dr, Covington, GA 30014-8428
 19300380 +1st Franklin Financial Cor, 213 E Tugalo St., Toccoa, GA 30577
 19300389 +DeKalb Medical Center, 2701 North Decatur Road, Decatur, GA 30033-5918
 19300390 Dept of Ed_Navient, 300 Continental Drive, Newark, DE 19713-4322
 19300391 Enhanced Recovery Company, P.O. Box 57547, Jacksonville, FL 32241-7547
 19300393 +Hayes Furniture Co Inc, 6166 Washington St SW, Covington, GA 30014-2780
 19300394 +Hughes Network Systems, LLC, 841 3 Fountains Drive Unit 248, Murray, UT 84107-5265
 19300395 +LENDMARK FINANCIAL SERVICES LLC, 2118 USHER STREET, COVINGTON GA 30014-2434
 (address filed with court: Lendmark Financial Services LLC, 2118 Usher Street NW,
 Covington, GA 30014-2434)
 19300396 +Sears_CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
 19300397 Sellars Motors, 295 GA-162, Covington, GA 30016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: bankruptcy@sneedlaw.net Sep 01 2015 21:32:09 Shannon D Sneed,

Shannon D. Sneed & Associates PC, 2112 Lee Street, P. O. Box 1245, Covington, GA 30015

tr +EDI: FJLPETTIE.COM Sep 01 2015 21:03:00 Jason L. Pettie,
Suite 150 - One Decatur Town Center, 150 E. Ponce de Leon Avenue, Decatur, GA 30030-2543ust +E-mail/Text: ustpreregion21.at.ecf@usdoj.gov Sep 01 2015 21:33:23
Office of the United States Trustee, 362 Richard Russell Building, 75 Spring Street, SW,
Atlanta, GA 30303-331519300381 +EDI: CINGMIDLAND.COM Sep 01 2015 21:03:00 ATT, P.O. Box 537104, Atlanta, GA 30353-7104
19300382 EDI: CAPITALONE.COM Sep 01 2015 21:03:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-028119300383 EDI: CHASE.COM Sep 01 2015 21:03:00 Chase Bank USA NA, P.O. Box 15298,
Wilmington, DE 19850-529819300384 EDI: WFNNB.COM Sep 01 2015 21:03:00 Comenity Bank_Goody's, P.O. Box 182125,
Columbus, OH 43218-212519300385 EDI: WFNNB.COM Sep 01 2015 21:03:00 Comenity Bank_Maurice's, P.O. Box 182789,
Columbus, OH 43218-278919300386 EDI: WFNNB.COM Sep 01 2015 21:03:00 Comenity Bank_VCTRSSEC, P.O. Box 18279,
Columbus, OH 43218-278919300387 EDI: CMIGROUP.COM Sep 01 2015 21:04:00 Credit Management LP, 4200 International Pkwy,
Carrollton, TX 75007-191219300388 E-mail/Text: amask@darnelrecovery.com Sep 01 2015 21:34:32 Darnel Quick Recovery,
P.O. Box 2416, Covington, GA 30015-741619300392 EDI: RMSC.COM Sep 01 2015 21:03:00 GEGRB_Amazon PLCC, P.O. Box 965015,
Orlando, FL 32896-5015

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 03, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2015 at the address(es) listed below:

Jason L. Pettie trustee@jasonpettie.com, GA25@ecfcbis.com;jp@trustesolutions.net
Office of the United States Trustee ustpreregion21.at.ecf@usdoj.gov
Shannon D Sneed on behalf of Debtor Marisa Nicole Digh bankruptcy@sneedlaw.net

TOTAL: 3